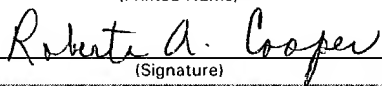


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Williams et al.
Title: ONLINE MORTGAGE
QUALIFICATION AND
APPLICATION SYSTEM AND
PROCESS
Appl. No.: 09/593,106
Filing Date: 06/13/2000
Examiner: Subramanian, N.
Art Unit: 3624

CERTIFICATE OF EXPRESS MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
EV 431583320 US (Express Mail Label Number)	06/04/04 (Date of Deposit)
Roberta A. Cooper (Printed Name)	
 (Signature)	

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56. A copy of each listed document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

06/09/2004 SSANDARA 00000004 09593106

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TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.311, or an action that otherwise closes prosecution in the application.

RELEVANCE OF EACH DOCUMENT

All of the documents are in English.

Applicants respectfully request that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

FEE

A fee in connection with submission of a supplemental information disclosure statement under 37 CFR §1.97(c) in the amount of \$180.00 in accordance with 37 CFR §1.17(p) is attached.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 6/4/04

By Jean M. Tibbetts

FOLEY & LARDNER LLP
Customer Number: 34099
Telephone: (414) 297-5531
Facsimile: (414) 297-4900

Jean M. Tibbetts
Attorney for Applicant
Registration No. 43,193

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Substitute for form 1449B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Date Submitted: June 4, 2004

(use as many sheets as necessary)

Sheet

1

of

2

Complete if Known

Application Number	09/583,106
Filing Date	06/13/2000
First Named Inventor	Michael J. Williams
Group Art Unit	3624
Examiner Name	Subramanian, N.
Attorney Docket Number	037607-0120

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A1	6,594,635	B1	Erlanger	07-15-2003	
	A2	6,584,467	B1	Haught et al.	06-24-2003	
	A3	6,505,176	B2	DeFrancesco, Jr. et al.	01-07-2003	
	A4	6,438,526	B1	Dykes et al.	08-20-2002	
	A5	6,405,181	B2	Lent et al.	06-11-2002	
	A6	6,311,169	B2	Duhon	10-30-2001	
	A7	6,289,319	B1	Lockwood	09-11-2001	
	A8	6,226,624	B1	Watson et al.	05-01-2001	
	A9	6,202,053	B1	Christiansen et al.	03-13-2001	
	A10	6,144,948		Walker et al.	11-07-2000	
	A11	6,125,349		Maher	09-26-2000	
	A12	6,119,103		Basch et al.	09-12-2000	
	A13	6,112,190		Fletcher et al.	08-29-2000	
	A14	6,014,645		Cunningham	01-11-2000	
	A15	5,970,464		Apte et al.	10-19-1999	
	A16	5,732,400		Mandler et al.	03-24-1998	
	A17	5,696,907		Tom	12-09-1997	
	A18	5,274,547		Zoffel et al.	12-28-1993	
	A19	5,262,941		Saladin et al.	11-16-1993	
	A20	4,876,648		Lloyd	10-24-1989	
	A21	3,316,395		Lavin	04-25-1967	
	A22	2004/0002915	A1	McDonald et al.	01-01-2004	
	A23	2003/0229581	A1	Green et al.	12-11-2003	
	A24	2003/0033242	A1	Lynch et al.	02-13-2003	
	A25	2002/0052815	A1	Johnson et al.	05-02-2002	
	A26	2001/0032178	A1	Adams et al.	10-18-2001	
	A27	2001/0029482	A1	Tealdi et al.	10-11-2001	

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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	A28	WO	01/41019	A2	Homestore.Com, Inc.	06-07-2001		
	A29	WO	01/27832	A1	Karkukly et al.	04-19-2001		
	A30	WO	00/21011		Indymac, Inc.	04-13-2000		
	A31	WO	99/48036		Financial Systems, Inc.	09-23-1999		

NON PATENT LITERATURE DOCUMENTS

001.1644152.1

Examiner
Signature

Date
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: June 4, 2004 <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/583,106
				Filing Date	06/13/2000
				First Named Inventor	Michael J. Williams
				Group Art Unit	3624
				Examiner Name	Subramanian, N.
				Attorney Docket Number	037607-0120
Sheet	2	of	2		

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